Application No. 09/665,919

IN THE CLAIMS

Please amend the claims as follows.

1 Claims 1-30 (Previously canceled).

1 Claims 31-37 (Previously canceled).

1 Claims 38-72 (Previously canceled).

1 73. (Withdrawn) A method for executing a financial transaction,
2 comprising:
3 in a first part of the transaction, a third-party financial management system
4 executing a debit transaction with a first financial institution;
5 the third-party system holding the funds from the debit transaction in an
6 intermediate account owned by the third-party system at a third financial institution;
7 and
8 in a second part of the transaction, the third-party system executing a credit
9 transaction with a second financial institution to deposit the funds in an account at the
10 second financial institution.

1 74. (Withdrawn) The method of claim 73, wherein the first account and the
2 second account are commonly owned.

1 75. (Withdrawn) The method of claim 73, wherein the financial transaction
2 comprises:
3 opening a new account at the second financial institutions; and
4 funding the new account with the funds from the debit transaction.

Application No. 09/665,919

1   76.   (Previously presented) A method for executing a funds transfer in
2 response to a user input, the method comprising:
3   in a first transaction, a third-party financial management system executing a
4 debit transaction with a first financial institution, comprising withdrawing funds from a
5 first account owned by the user at the first financial institution;
6   the third-party system holding the funds from the debit transaction in an
7 intermediate account owned by the third-party system; and
8   in a second transaction, the third-party system executing a credit transaction
9 with a second financial institution, comprising depositing the funds in a second account
10 owned by the user at the second financial institution.

1   77.   (Withdrawn) A method for executing a funds transfer in response to a
2 user input, the method comprising:
3   in a first transaction, a third-party financial management system executing a
4 debit transaction with a first financial institution, comprising withdrawing funds from a
5 first account owned by the user at the first financial institution;
6   the third-party system holding the funds from the debit transaction in an
7 intermediate account owned by the third-party system; and
8   in a second transaction, the third-party system executing a credit transaction
9 with a second financial institution, comprising depositing the funds in a second account
10 at the second financial institution, wherein the second account is owned by someone
11 other than the user.

1   78.   (Withdrawn) A method for executing financial transactions, the method
2 comprising:
3   a financial management system maintaining customer information for a
4 plurality of customers, the customer information for each of the plurality of customers
5 comprising,
6   customer identification information; and

Attorney Docket No. CSHE.P002   4

7   account identification information for each of a plurality of customer

8   accounts at each of the plurality of financial institutions;

9   a customer communicating with the financial management system to initiate a

10 financial transaction involving at least two different financial institutions of the

11 plurality of financial institutions; and

12   the financial management system executing the financial transaction,

13 comprising,

14   in a first part of the financial transaction, a third-party financial

15 management system executing a debit transaction with a first financial institution;

16   the third-party system holding the funds from the debit transaction in an

17 intermediate account owned by the third-party system at a third financial institution;

18 and

19   in a second part of the financial transaction, the third-party system

20 executing a credit transaction with a second financial institution to deposit the funds in

21 an account at the second financial institution.

1   79.   (Withdrawn) The method of claim 78, further comprising the financial

2 management system updating the customer information after executing the financial

3 transaction.

1   80.   (Withdrawn) The method of claim 78, further comprising the financial

2 management system maintaining financial institution information for each of a

3 plurality of financial institutions, the financial institution information for each of the

4 plurality of financial institutions comprising:

5   financial institution identification information;

6   American Banking Association information;

7   routing information;

8   account offering information;

9   personal access number (PAN); and

Application No. 09/665,919

10   account interest rate information.

1   81.   (Withdrawn) The method of claim 80, wherein the customer

2 information for each of the plurality of customers further comprises active accounts

3 and account balances, and wherein the method further comprises:

4   the financial management system analyzing active accounts for a customer,

5 comprising determining whether there is a more favorable allocation of at least one of

6 assets and debts for the customer;

7   the financial management system making a recommendation to the customer

8 based on the analysis; and

9   receiving an instruction from the user to automatically execute the

10 recommendation.

1   82.   (Withdrawn) The method of claim 81, wherein the customer

2 information for each of the plurality of customers further comprises customer

3 preferences, the customer preferences comprising:

4   requirements for one or more of the plurality of customer accounts at each of

5 the plurality of financial institutions, comprising a minimum balance and a maximum

6 balance, and a maximum number of transactions per time period;

7   a manner in which accounts should be analyzed by the financial management

8 system; and

9   types of recommendations the customer prefers to receive from the financial

10 management system.

1   83.   (Withdrawn) The method of claim 81, further comprising the financial

2 management system:

3   automatically determining one or more transactions to be executed in order to

4 comply with the customer preferences; and

5   automatically executing the one or more transactions.

Attorney Docket No. CSHE.P002   6

Application No. 09/665,919

1   84.   (Previously presented) A financial management system, comprising,

2   at least one interface coupling the financial management system with a plurality

3 of financial institutions; and

4   at least one user interface for receiving user input to initiate financial

5 transactions, wherein in response to user input, the financial management system is

6 configured to,

7   communicate with a first one of the plurality of financial institutions to

8 execute a debit transaction, comprising withdrawing funds from a first account owned

9 by the user at the first financial institution;

10   hold the funds from the debit transaction in an intermediate account

11 owned by the financial management system; and

12   communicate with a second one of the plurality of financial institutions

13 to execute a credit transaction comprising depositing the funds in a second account

14 owned by the user at the second financial institution.

1   85.   (Previously presented) The system of claim 84, wherein the at least one

2 interface is coupled to at least one of a group selected from:

3   at least one of the plurality of financial institutions directly;

4   a payment processor that is coupled to at least one of the plurality of financial

5 institutions directly; and

6   at least one payment network.

1   86.   (Previously presented) The system of claim 85, wherein the at least one

2 payment network comprises:

3   one payment network with which the financial management system

4 communicates to execute a debit portion of the financial transaction; and

5   another payment network with which the financial management system

6 communicates to execute a credit portion of the financial transaction.

Attorney Docket No. CSHE.P002   7

Application No. 09/665,919

1   87.   (Withdrawn) A computer-readable medium storing instructions which,

2 when executed by a processor, cause a system to perform a method for executing a

3 financial transaction, the method comprising:

4   in a first part of the transaction, a third-party financial management system

5 executing a debit transaction with a first financial institution;

6   the third-party system holding the funds from the debit transaction in an

7 intermediate account owned by the third-party system at a third financial institution;

8 and

9   in a second part of the transaction, the third-party system executing a credit

10 transaction with a second financial institution to deposit the funds in an account at the

11 second financial institution.

1   88.   (Withdrawn) The computer-readable medium of claim 87, wherein the

2 first account and the second account are commonly owned.

1   89.   (Withdrawn) The computer-readable medium of claim 87, wherein the

2 financial transaction comprises:

3   opening a new account at the second financial institutions; and

4 funding the new account with the funds from the debit transaction.

Attorney Docket No. CSHE.P002   8